

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

In re:

JOANN RUIZ BURGOS

Debtor(s)

Case No. 15-31984-SGJ-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Thomas D. Powers, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2015.
- 2) The plan was confirmed on 08/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/04/2016.
- 5) The case was dismissed on 03/30/2016.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$135,450.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,225.00
Less amount refunded to debtor	\$650.00

**NET RECEIPTS:****\$4,575.00****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$323.02
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:****\$3,823.02**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AD ASTRA REC	Unsecured	1,245.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION	Unsecured	0.00	2,644.08	2,644.08	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	9,606.43	9,606.43	0.00	0.00
ATMOS ENERGY CORPORATION	Unsecured	NA	180.99	180.99	0.00	0.00
BANK OF AMERICA NA	Unsecured	0.00	13,765.79	13,765.79	0.00	0.00
BAYVIEW FINANCIAL LOAN	Unsecured	0.00	NA	NA	0.00	0.00
BAYVIEW FINANCIAL LOAN	Unsecured	0.00	NA	NA	0.00	0.00
CAP1-NEIMN	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	0.00	2,510.32	2,510.32	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MTG	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CARROLLTON	Secured	NA	1,498.27	1,498.27	0.00	0.00
CODILIS AND STAWIARSKI PC	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	0.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	0.00	NA	NA	0.00	0.00
GECRB - JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
GECRB / OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
GECRB LENDING INC	Unsecured	0.00	NA	NA	0.00	0.00
JARED-STERLING JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	3,722.00	3,722.22	3,722.22	0.00	0.00
JP MORGAN CHASE	Secured	NA	30,000.00	30,000.00	0.00	0.00
JP MORGAN CHASE	Secured	NA	228,000.00	228,000.00	0.00	0.00
KEYSTONE RECOVERY PARTNERS	Unsecured	NA	3,015.89	3,015.89	0.00	0.00
LVNV FUNDING	Unsecured	457.00	438.04	438.04	0.00	0.00
MTGLQ INVESTORS LP	Secured	30,000.00	75,693.95	75,693.95	751.98	0.00
MTGLQ INVESTORS LP	Secured	228,000.00	231,496.10	231,496.10	0.00	0.00
NAVY FCU	Unsecured	48,141.00	NA	NA	0.00	0.00
NAVY FEDERAL CR UNION	Unsecured	0.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NEAL ASHMORE	Unsecured	0.00	NA	NA	0.00	0.00
NTTA	Unsecured	0.00	NA	NA	0.00	0.00
PNC	Unsecured	0.00	NA	NA	0.00	0.00
PNC MORTGAGE	Secured	52,588.00	NA	NA	0.00	0.00
PNC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
PNC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	313.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	337.00	293.91	293.91	0.00	0.00
PROFESSIONAL FINANCE	Unsecured	181.00	NA	NA	0.00	0.00
SAVANNA VALDEZ	Secured	18,000.00	18,000.00	18,000.00	0.00	0.00
SEARS-CBNA	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB-MERVYNS	Unsecured	0.00	NA	NA	0.00	0.00
THE WRIGHT FIRM LLP	Unsecured	0.00	58,728.35	58,728.35	0.00	0.00
TRINITY DERMATOLOGY	Unsecured	0.00	NA	NA	0.00	0.00
WFFNATBANK	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$231,496.10	\$0.00	\$0.00
Mortgage Arrearage	\$75,693.95	\$751.98	\$0.00
Debt Secured by Vehicle	\$18,000.00	\$0.00	\$0.00
All Other Secured	\$259,498.27	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$584,688.32</b>	<b>\$751.98</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$94,906.02</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,823.02</u>	
Disbursements to Creditors	<u>\$751.98</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,575.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/20/2016

By: /s/ Thomas D. Powers

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.